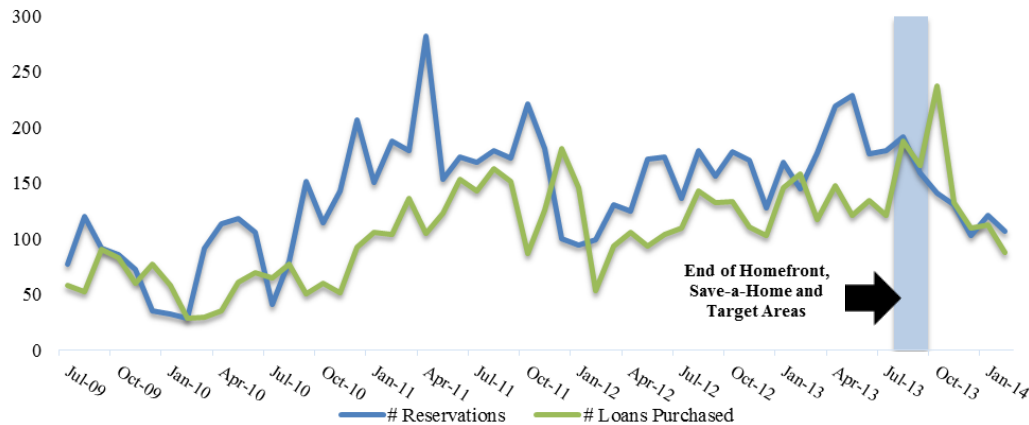




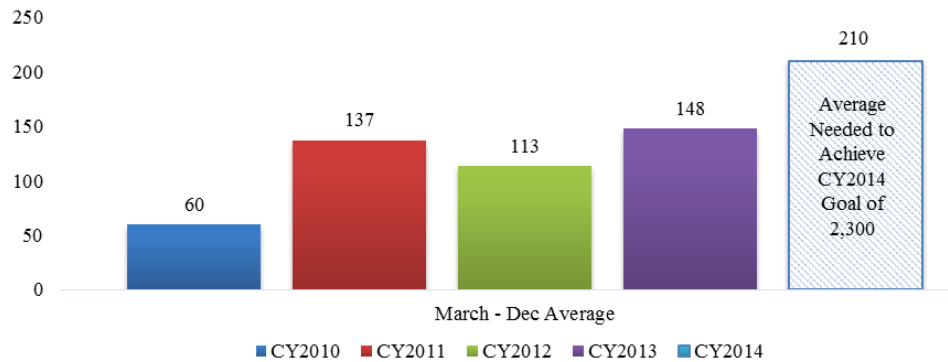
A deadline is the difference
between a dream and a goal.

Maryland Mortgage Program Reservations and Purchases

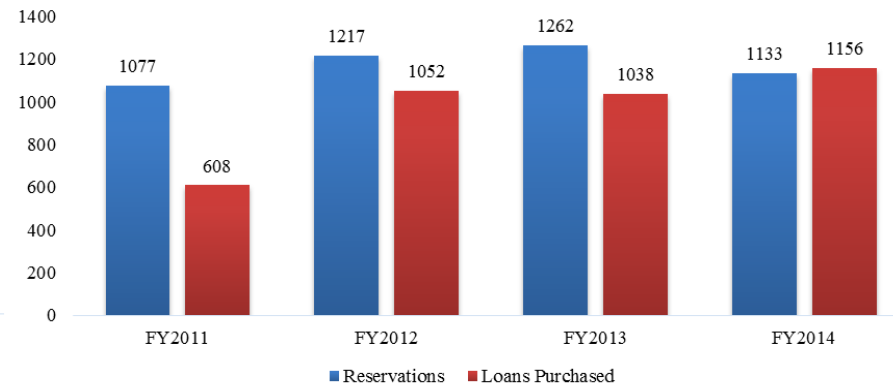
Note: 50 to 105 Day Window Between Reservation and Purchase



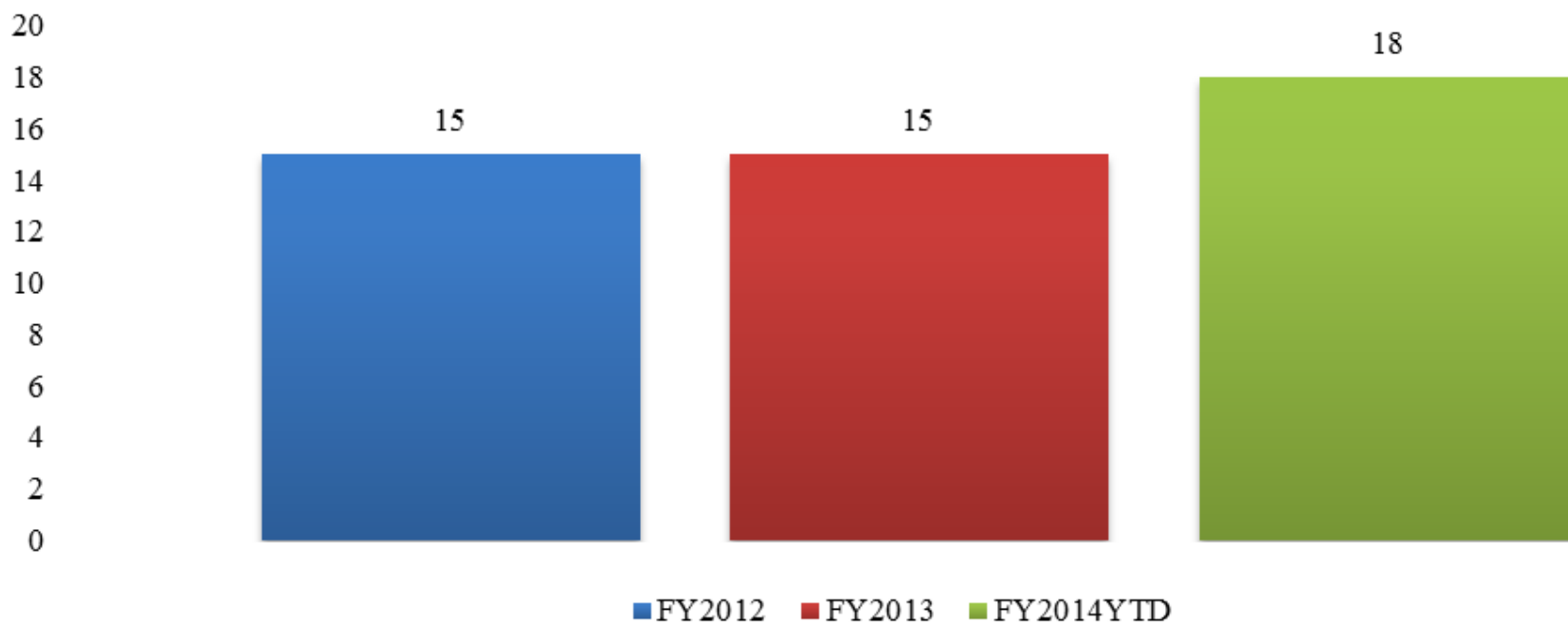
March to December Loan Purchases: Monthly Average



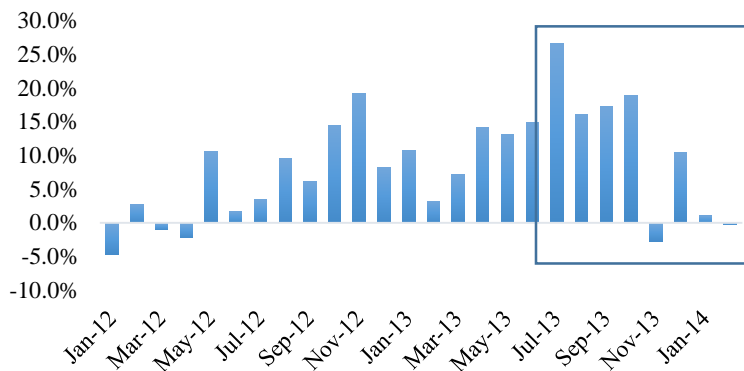
Maryland Mortgage Program July through February



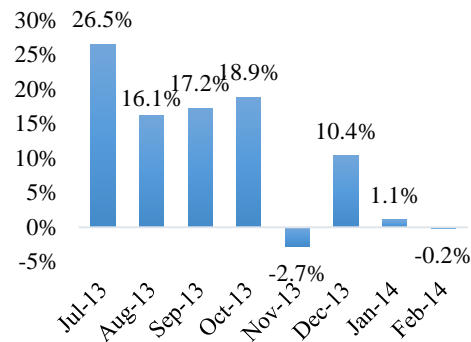
New Partner Match Program Partners



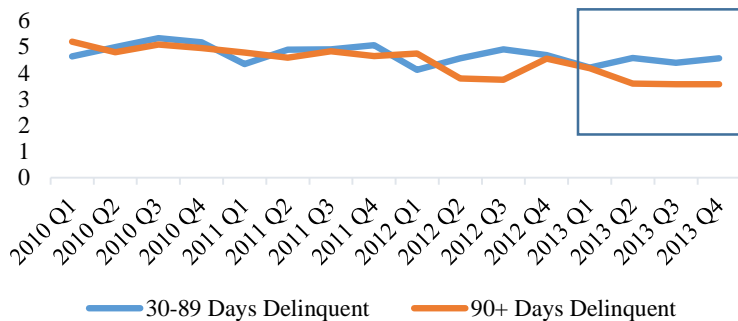
Existing Home Sales - Annual Growth



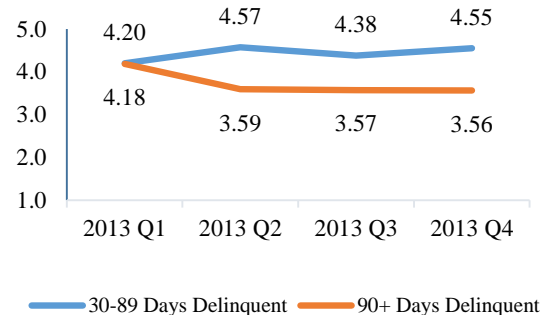
Existing Home Sales - Annual Growth



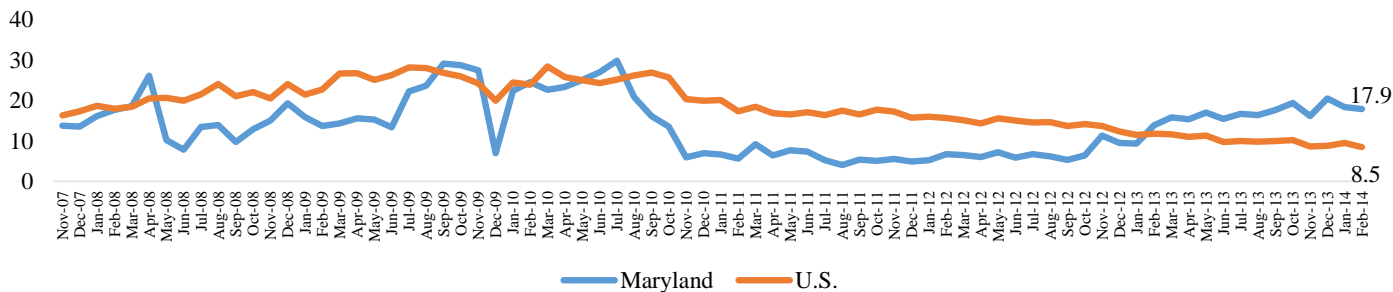
Maryland Short and Long-Term Delinquency Rates



Maryland Short and Long-Term Delinquency Rates



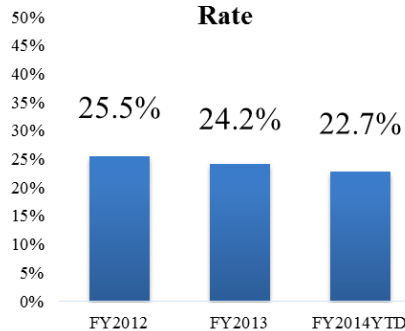
Foreclosure Rate



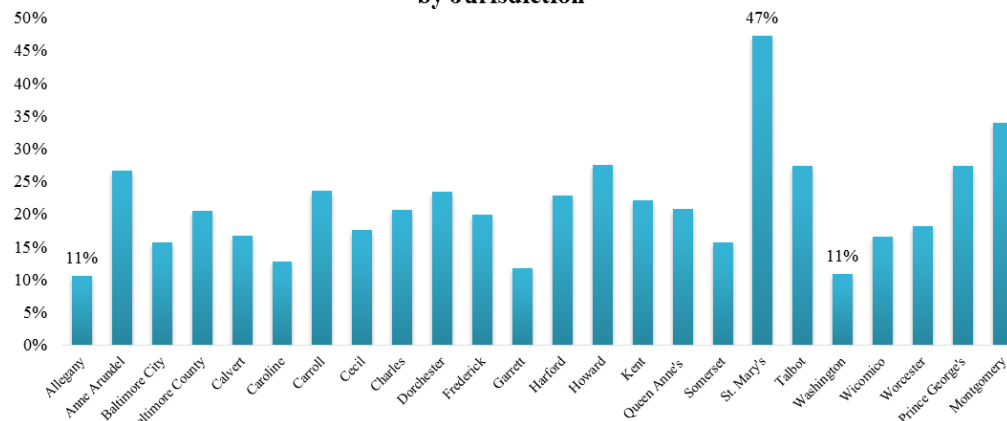
OTD and Mediation Dashboard

- OTDs down over the last four months, backlog clearance pushed back to March 2015
- Foreclosure mediation participation rate down in FY2013 and FY2014
- Large variability in mediation participation rates across the state

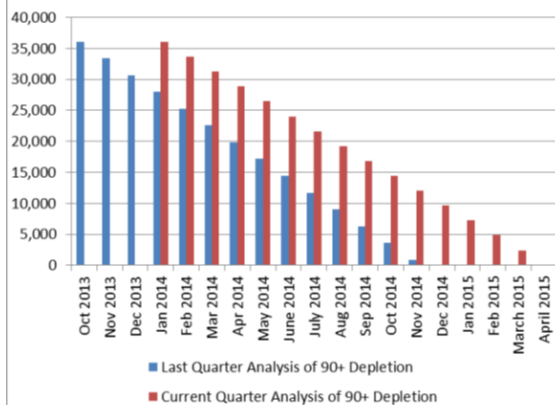
Statewide Foreclosure Mediation Participation Rate



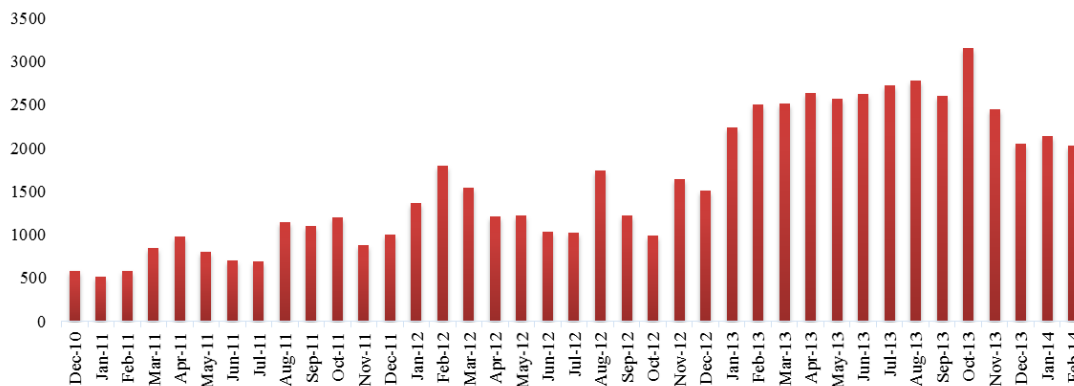
FY2014 Foreclosure Mediation Participation by Jurisdiction



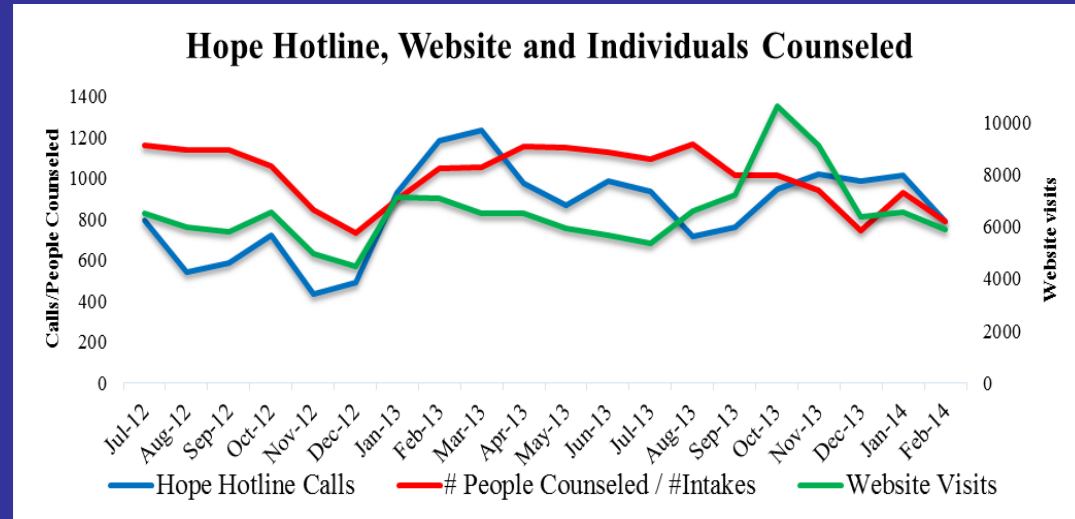
How Decreasing OTDs and Foreclosures Delay the Depletion of Seriously Delinquent Loans



Maryland Monthly OTD Filings



HOPE Marketing Budget (NEW)		
Category	Cost Estimates	
Production Costs	\$50,000	
Ad Placement Total	\$200,000	
Digital Ad Placement		\$30,000
Broadcasting Ad Placement		\$100,000
Print / Outdoor Ad Placement		\$70,000
TOTAL	\$250,000	



HOPE Advertising Surge Expenditures from September to December 2013					
	September	October	November	December	Total
Television	\$13,674	\$90,887	\$92,758	\$88,182	\$285,501
Radio	\$56,871	\$66,896	\$19,535	\$19,535	\$162,837
Print	\$3,305	\$2,610	\$2,919	\$12,060	\$20,894
Outdoor	\$34,489	\$16,465	\$14,460	\$18,215	\$83,629
Digital	\$2,984	\$16,971	\$17,884	\$3,780	\$41,619
TOTAL	\$111,323	\$193,829	\$147,556	\$141,772	\$594,480

HOPE Marketing Schedule Highlights

Internet and Digital

April

Print and Radio

May

Video and Outdoor

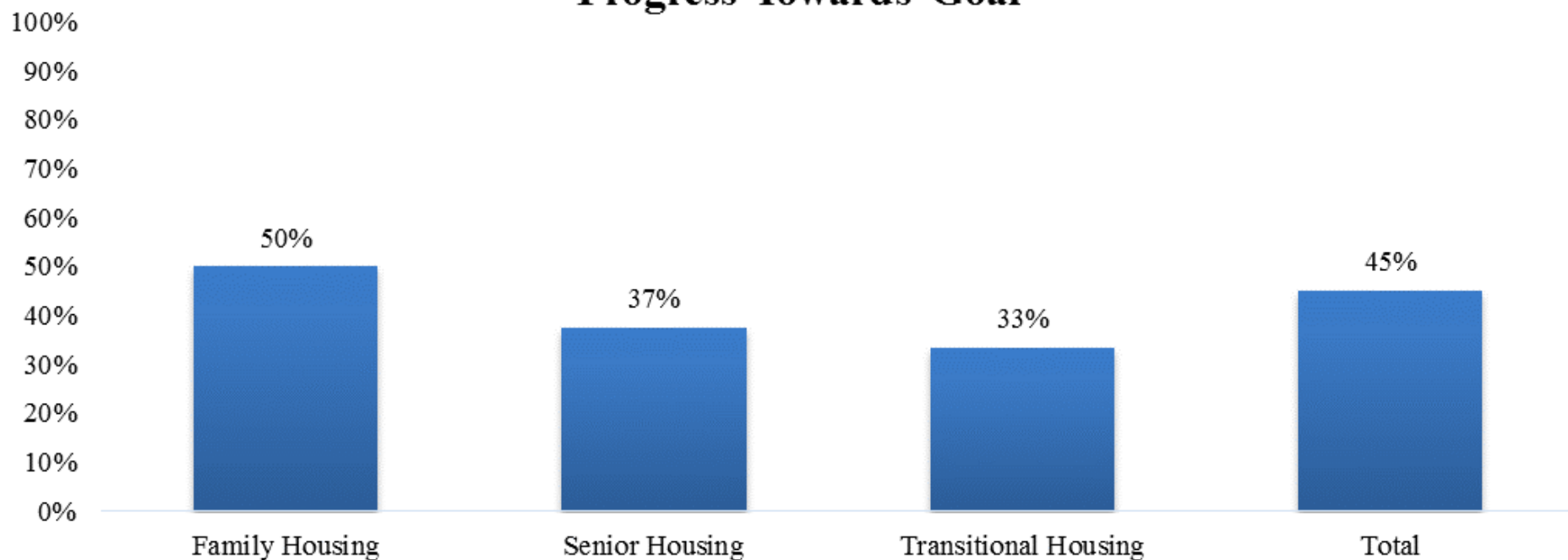
June

Mortgage Late? Don't wait!
You have options. We can help.

Maryland HOPE Hotline
1.877.462.7555



Multi-Family Housing Units/Beds Progress Towards Goal



Howard County, MD



For every 100 extremely low-income renter households (ELI), there are only 16 affordable and available rental units.

In this area, households of four earning less than \$25,700 are classified as ELI.

The Gap at a Glance

3,767

Total ELI renter households

589

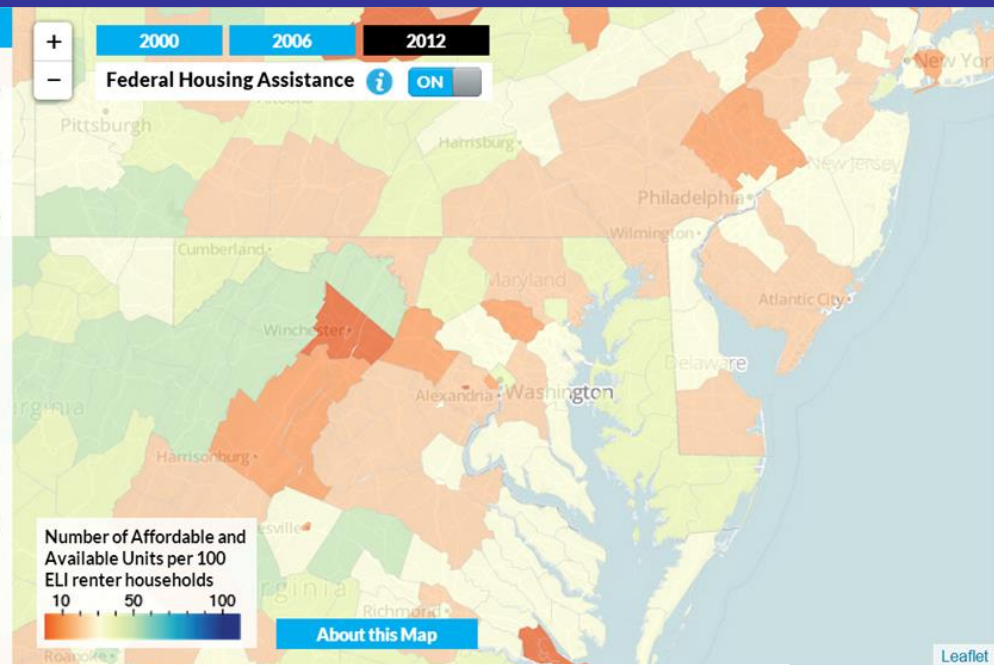
Affordable and available rental units

3,178

The total gap between ELI households and affordable and available rental units

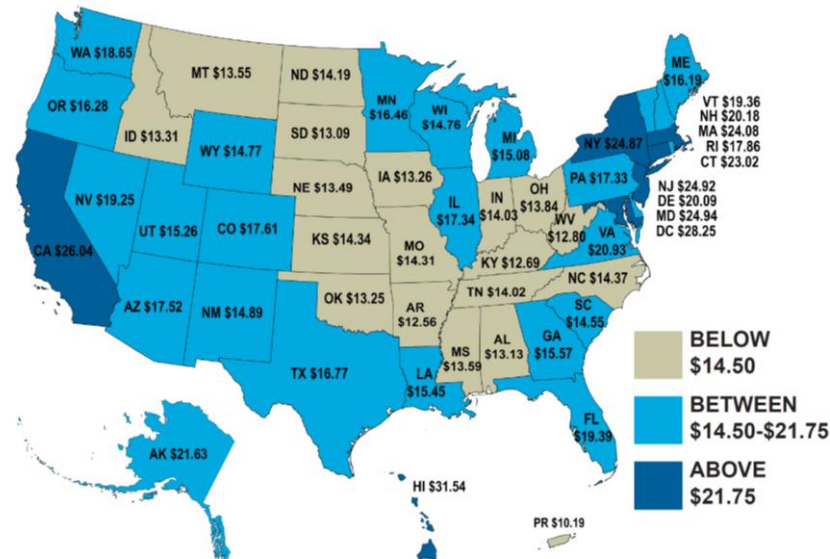
1,752

Estimated affordable and available rental units serving ELI households with HUD assistance



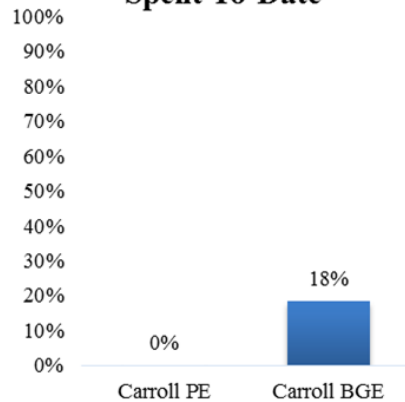
2014 TWO-BEDROOM RENTAL UNIT HOUSING WAGE

Represents the hourly wage that a household must earn (working 40 hours a week, 52 weeks a year) in order to afford the Fair Market Rent for a two-bedroom rental unit, without paying more than 30% of their income.

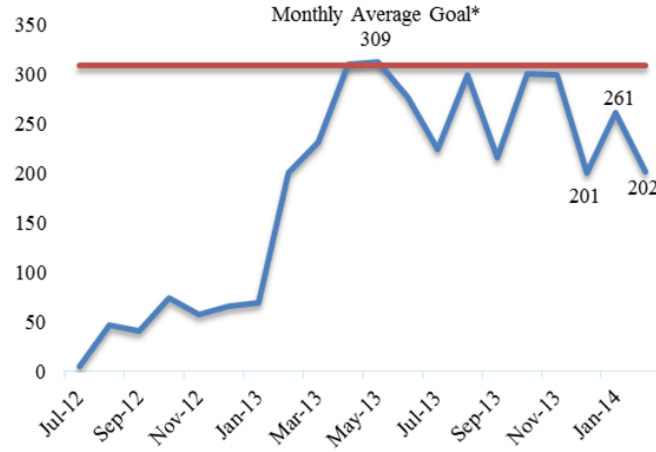


EmPower Dashboard

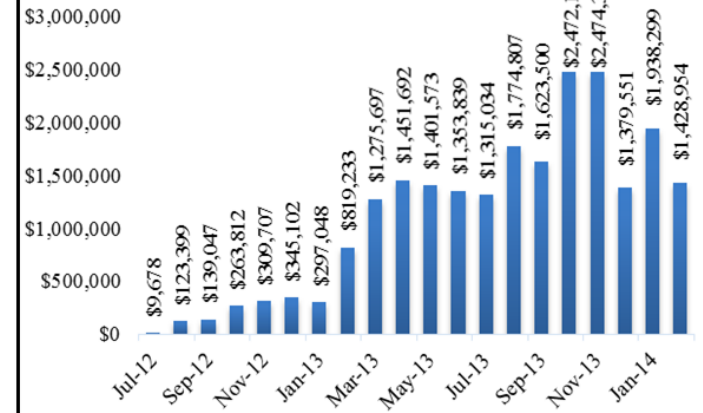
Carroll County Percent of Allocation Spent To-Date



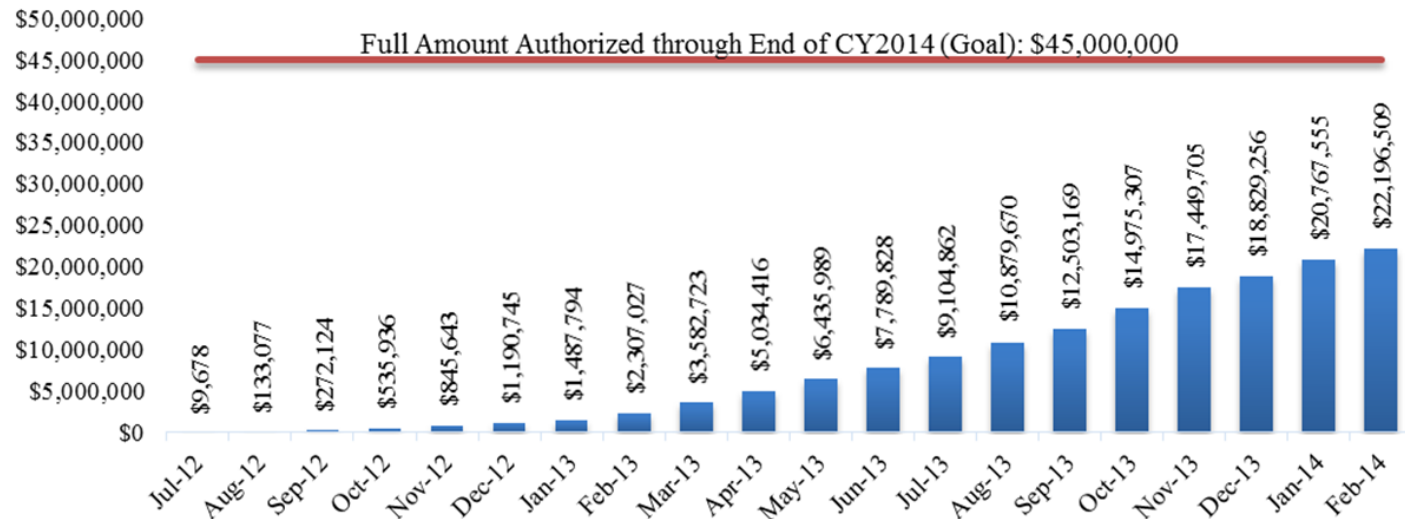
EmPower Units Completed



Monthly EmPower Expenditures

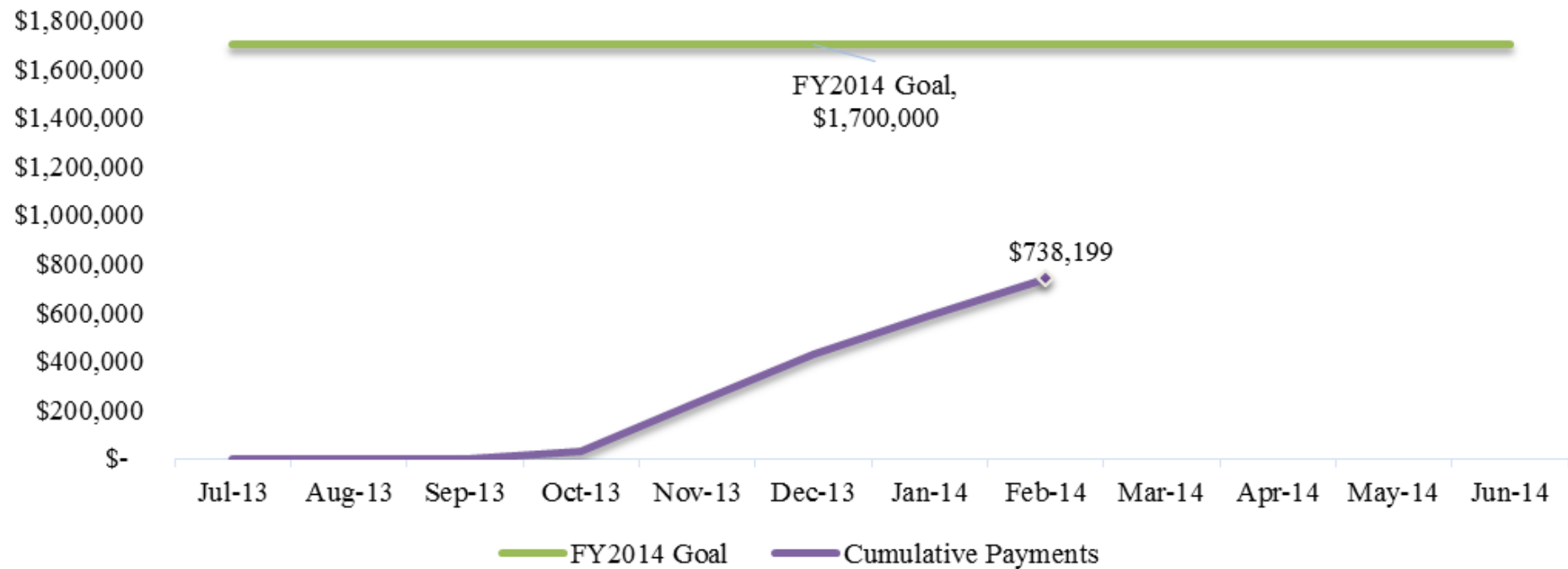


EmPower LIEEP Weatherization Expenditures (Cumulative)



*Based on revised quarterly unit goal of 927

Rental Allowance Program



Housing Choice Applicants on Wait List (Subcontractors)

